

Cross-Gender Interpersonal Meaning in Banking Product and Service Offerings

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Abstract

This study examines the realization of interpersonal meaning through the speech function of offering products and services carried out by male and female Customer Service Representatives in banking service activities. Although in the results of the study, it was found that the similarity of the dominant mood type was used, it was concluded that male and female CSR realized interpersonal meanings differently. This can be seen from the emergence of imperative forms by male CSR and the dominant use of my subject compared to other subjects as well as types of High Modalities, compared to female CSR which uses more product name subjects and medium modalities in offering banking products and services to their customers. The results of the study concluded that when offering products and services to customers, A man's CSR tends to show its identity as mentioned in gender theory, namely speaking with authority, direct, and placing oneself as a superior party, while female CSR in addition to offering products and services she also tends to show a desire to establish close relationships with her customers.

Keywords: Interpersonal Meaning, Gender, Offering Speech Function, Banking Products and Services



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INTRODUCTION

The use of language is influenced by social variety, since language as a social symptom is closely related to social structures and attitudes, one of which is gender (Tannen, 1993, p. 167). Lakoff (2004, p. 11) states that there are several things that underlie the emergence of differences between men and women in language, among which men are described as speaking more firmly, maturely, and like to speak openly with the right vocabulary, while women speak indecisively, not overtly (using chievious words) and are careful when expressing things, and often use more subtle and polite words or through gestures (metamessage). This is reinforced by Keith & Shuttlewort (2000, p. 222) who mention the language differences between men and women as follows: Women, the frequency of speech is more than men even too much, they are more polite, indecisive, often hesitant, often complain, nagging, More questions and the use of language aims to support each other and be able to cooperate more. As for men, they swear more, dislike conversations related to emotions and feelings but talk more about sports, insult each other more often, are competitive in conversations, dominate conversations more often, talk more often with authority, give commands more often and interrupt more often in conversations.

The differences in the use of male and female language in the communication activities described above have given a view or assessment of the identity of the woman who is described as a figure with a positive side which can further provide benefits for her in developing her personality both in the world of work and association. Not a few companies prioritize the female gender in certain areas of work, because of the inherent positive side in women, such as the value of beauty, tenderness, attention and acceptance that puts women in positions and job positions that are directly faced with service to customers (Mekarini, 2015), one of which is

customer service, which is an activity intended to provide satisfaction to customers or consumers through the provision of product and service services.

Based on the results of pre-observations made by researchers on the field of customer service work in a bank, a temporary guess was obtained that male and female customer service representatives use different ways or approaches in building social relationships with their customers when performing banking services. This is the first step for researchers to conduct further research to uncover the phenomenon. The researcher uses interpersonal meaning as one of the tools to analyze his data. By using linguistic studies of interpersonal meaning studies as a tool for data analysis, researchers hope to reveal more clearly how a customer service in building communication of service offerings and banking products to its customers or potential customers.

Speakers use interpersonal meanings in order to establish interpersonal relationships with their speech partners. Halliday calls this function of language to lead to a function of participation or language as a doing something in which language serves to encode meanings about attitudes, interactions, and reciprocal relationships between speakers and their partners (in Haratyan, 2011, p. 262). The problem of this research is focused on one type of speech function, namely offers or offers with commodities exchanged in the form of banking products and services. In addition, the social context that is suspected to be the cause of the emergence of similarities and differences in the realization of interpersonal meanings is limited only to the exposure of the context of the situation and culture not to the ideology that explains why these similarities and differences can occur.

Through the cultural context, researchers can see how culture in bank institutions affects the realization of interpersonal meanings by male and female CSR. Meanwhile, through the context of the situation, researchers use the tenor of discourse aspect or who the participants are involved and include three things, namely (1) the role of the agent, related to the functions he carries out in society, (2) social status, related to the place of individuals in society with respect to other people, and (3) social distancing related to the level of recognition of participants to other participants, familiar or having distance. Thus the tracing of social factors in this study will come to the exposure of what and how The interpersonal meaning is realized by male and female CSR when offering banking products and services to their customers in customer service activities.

Interpersonal Meaning

Interpersonal Meaning is one of three metafunctions of language in the study of Functional Systemic Linguistics (LSF) pioneered by Halliday in the late 1950s (Fortaine, 2013, p. 5). Butt et al. (1995, p. 13) explains that language in Interpersonal meaning is used to encode interaction through the selection of linguistic units in order to demonstrate and maintain its role and position in interaction and meaning in interpersonal meaning viewed as a social process. It is explained in Davidse & Vanderbergen (2015, p. 3) that the concept of interpersonal meaning proposed by Halliday as a function of language is used by speakers to take positions and express their role in interaction on a particular discourse. Interpersonal meaning includes two areas, first relating to the type of interaction in progress and the commodities it exchanges, and secondly the way in which speakers take a position in the message they convey (Halliday in Yuliati, 2012, p. 56). Based on this exposure, it can be concluded that interpersonal meanings are used by speakers in order to build social relationships with their partners through the use of language.

Interpersonal meanings are realized through the form of clauses exchanged by speakers in interaction. The clause, which in the sphere of interpersonal meaning is called the Mood, is seen as a lexicogrammatic source used to organize the process of interaction involving the

author and the speaker or reader with the listener (Halliday, 2004, p. 100). More clearly in Plácintar (2009, p. 115) Halliday mentions that interpersonal meanings are expressed through linguistic strategies such as the Mood system which consists of Person or subject, finite, and Modality.

Subject In Indonesian

In Indonesian the subject as a persona pronoun consists of three types, namely the first persona, the second persona and the third persona. The first persona Indonesian in default form one of them was me. I am a formal form and is commonly used in official writing or speech. Besides me some people use our form instead of me with the intention of not keeping a big deal of the word. Next is the second persona which has several forms namely you, you, you, dikau, you and you, while you are used in the second person in the plural. The third pronominal persona consists of (1) him, him, and his and (2) him. Although he and he seem to be the same, there are certain obstacles that each has. As the position of the subject he and he can both be used, but when used as an object then only he and only it can appear (Alwi, 2003, pp. 251-255).

If in English it is known as question tag, then in Indonesian there is a so-called greeter nomina that can replace the persona nomina. Alwi (2003, p. 259) explained that the culture of the Indonesian people who pay attention to the karmic system in association often makes people reluctant to use a second persona pronomina like you, you, and you because they feel disrespectful. In general, the pronominal of the greeter is related to kinship terms such as Father, Mother, Brother, Sister, and Brother or it can also be the name of a position such as a village head, doctor, professor, and so on.

Nomina persona as a question tag in English or nomina persona penyapa in Indonesian in LSF studies is referred to as vokatif. Halliday (2014, p. 159) mentions that when vokative is used it means that it wants participation from the recipient or listener. It can serve to identify a specific person who is being talked to or dealt with or to call for that person's attention. In addition, speakers use vocatives to mark interpersonal relationships by demonstrating higher status and power. The next component of the Mood system is the finite which will be presented in the next explanation.

Finite In Indonesian

Subjects and finites are interrelated and combine to form one constituent called Mood. In English the complement of the subject is finite which is also referred to as the mood maker and consists of two elements, namely finite that determines times or tenses, such as the example was in the sentence an old man was crossing the road which indicates the events that have occurred; and a main verb that indicates the event indicated by the use of a modality, such as the example can't in the sentence it can't be true. Finite forms tenses or times related to the timing of speech whether it is past, present, or future. A proposition may be debatable through a location with an exact time that refers to the speech event, but there is no kala form in the form of a proposal as in the Cross the road example!, because there is no choice as to whether the sentence is past, present, or future when viewed from the moment the sentence is spoken (Halliday, 2014, p. 144). The concept of tenses in Indonesian is not marked morphemically but lexically, namely by the word already for the past, being for the present, and will be for the future, such as the following example: The head of the village has taken a shower; The head of the village was taking a shower; The head of the village is going to take a bath.

Many people confuse the concept of tenses in Indonesian with the concept of time captions as a syntactic function, so the examples above are included in the time captions. But Chaer (1994, p. 261) explains that time captions and other captions as syntactic functions annotate the whole sentence. The fallacy occurs, because the words have, are, and will be

'similar' to words like yesterday, earlier, and tomorrow which do state the time and the last three words do fill in the function of the caption. As for Modality means likely 'possibility' or unlikely 'impossibility' (if it's a proposition) and desirable 'desire' or undesirable 'unwant' (if it's a proposal). A proposition or proposal may be debatable through an assessment of the degree of probability of associated obligations in his speech.

As previously explained, this study focuses on one of the speech functions, namely the offer function and the typical Mood type for the offer speech function is the modulated interrogative mood or modulated interrogative mood. Modulation is one part of the Modality used in the grammatical structure of a proposal or offer. Therefore, further explanation will be explained further regarding the element of Modality.

Modalities In Indonesian

In Indonesian Modalities do not have very principal differences with English or other languages. Alwi (1992, p. 5) defines modality as the attitude of the speaker to what is stated in his speech. It is also explained by Purba (2009, p. 3) that the attitude is not expressed grammatically but rather lexically where any word or phrase that indicates the attitude of the speaker towards what he is teaching can be identified as a modality. Saragih (2006, p. 79) defines modality as the views, personal opinions, attitudes or comments of language users towards the exposure of experiences they convey in interactions. Thus it can be concluded that this modality is a description in the sentence that states or shows the attitude of the speaker towards the thing he wants to talk about.

If previously Modalities in English by Martin, Mathiessen, and Painter mentioned that the types of Modalities consist of probability and usability included in Modalization as well as bonds, readiness, inclination, and ability ability which includes modulation (see table 2.4), then Modalities in Indonesian consist of the possibilities and frequents included in modalization and the imperatives and tendencies included in Modulation (Saragih, 2006, p. 81). In Indonesian, modalities are expressed lexically in the words may, perhaps, should, of course, definitely, may, want, and should, as quoted from Chaer (1994, p. 262): Perhaps he would not attend; Indonesian farmers should set up cooperatives; You should not arrive late; You can sleep here; I want you to help those kids. Chaer mentioned that there are several types of Modalities including: (1) intentional modalities are modalities that express wishes, hopes, requests or invitations, such as Grandma wanting to perform the hajj; (2) epistemic modalities i.e. modalities that express possibility, certainty, and necessity, for example if it doesn't rain grandpa will come; (3) a deontic modality i.e. a modality expressing permission or approval, e.g. you may stay here until tomorrow; and (4) a dynamic modality i.e. a modality that expresses ability, as in the example he can do so if given the opportunity.

As for Andriany (2011, p. 73) in his dissertation explains that the possibility indicates that the speaker expresses an assessment of the probability of occurrence or existence of something that refers to the commitment of the speaker to the question that lies between positive and negative and the frequentness refers to the expression of the speaker's assessment of the frequency with which something occurs or exists. While related imperatives with the desire or expectation of the speaker that the speech partner performs an activity that involves not only the internal or mental state of the speaker but also external influences. For example, "Fattah has to do homework" implies that the speaker asks his speech partner to do something as requested and the modulation should be used to have a value closer to positive polarity. The inclination refers to the speaker's desire/willingness or the speaker's emotional tendency to do a desire, e.g. "Maulida is determined to go to school in Australia" indicates that the Maulida participant expressed his desire to go to school in Australia immediately.

Just like English, Modalities in Indonesian also have a degree of commitment called Modality Value which can be seen in the following table:

Table 1. Types and Values of Modalities in Indonesian

Positive Polar				
Modality Value	Likelihood	Frequent	Must	Tendency
Tall	Certainly	Always	Mandatory	Set
Intermediate	Maybe	Can	Expected	Want
Low	Probably	Sometimes	Can	Want
Polar Negative				

(Quoted from Saragih, 2006, p. 93)

From the table, it is known that modality values with positive polarity are related to how far those values are until the execution of the speech function and negative polar, namely how far these values arrive at the tendency not to occur or be carried out. Because the data in this study is a form of the speech function of the offer in Indonesian, the modality type terms used in this study use the terms revealed by Saragih in the table. It has been explained previously that the study in this study is the realization of interpersonal meaning based on the function of speech offers or offers of products and services carried out by CSR men and women at a bank. In this study, there is a temporary conjecture that the realization of interpersonal meanings is constructed differently by male and female CSR when offering banking products and services. These differences are thought to be influenced by social factors that are closely related to the social context. Therefore, the definition and explanation of social context factors that include the context of the situation and culture will be explained in the next discussion.

Language and Gender

The concept of gender refers to the notion that being born as a man and a woman has different existences in time, place, culture, nation, or civilization that changes from time to time, for example men are often said to be quick in making decisions, rational, selfish, or aggressive, while women are often said to be meek, polite, good-natured, passive, and attentive (Achmad, 1995, p. 171). Research that focuses on the study of language and gender was pioneered by Robin Tolmach Lakoff who in his book *Language and Women's Place* explained that there are several things that underlie the emergence of differences between male and female language in languages in which men are described as speaking more firmly, maturely, and like to speak openly with the right vocabulary, while women speak indecisively, not overt (using figurative words) and being careful when expressing things, as well as often using more subtle and polite words or through gestures (metamessages). Tennen in his book entitled *You Just Don't Understand* (1990) stated that differences in language use influenced by gender differences are caused by language variations that arise due to social diversity and diversity of language functions in society.

Furthermore, Wardaugh (2006, pp. 326-328) Positing claims related to gender and language variations, one of which states that the emergence in social organizations as power relationships shows the dominance of men where they use their power to dominate by trying to take control, interrupt, sort out topics, and so on both used in men and women. Women are more careful in using forms of language to maintain themselves in relationships with others who are stronger because they have relatively weak power compared to men. In addition, it is also mentioned that women tend to have fewer social networks than men, however, their sensitivity is greater to forms of language, especially to standard forms of language. Holmes (2001, p. 297) asserts that women are cooperative conversationalists, this can be seen from the form of response they give in a conversation that is generally more positive and encouraging to 'encourage' his speech partner than men. In addition, Holmes added that when in

conversation, women tend to develop topics or ideas that are being talked about before. This is different from men who like to oppose or refute the topic or idea being discussed.

Based on the explanations of some of the experts above, it can be concluded that in interacting women tend to maintain their social relationships and tend to avoid conflicts with their speech partners, because of the traits attached to them such as the value of assertiveness, tenderness, attentiveness and acceptance compared to men who tend to have dominance in interactions. This is in line with Cameron's (2000) research which examines the differences in male and female speech styles in customer service through call centers showing that there is a development of speech style characteristics in interactions Call centers such as expressive, meek, attentive, empathetic and sincerity which the character is attached to women. This makes the number of female workers in the consumer service sector increase and certainly causes discrimination even though it benefits women who are usually the disadvantaged party.

Thus, the traits that women have as the experts mentioned above can be the advantages of women themselves. In certain sectors of one company it is not uncommon for women to give priority to filling their positions, because of the inherent advantages or character of the woman herself. One of these sectors is customer service because in its activities this sector will directly deal with consumers or customers who come with all their complaints and needs and the task of these customer services is to provide the best service in accordance with the wants and needs of its consumers.

Customer Service in Banking Services

Customer Service is one of the fields of work in a company whose activities serve all the needs of customers or consumers of the company concerned and people who work in this field or profession are called Customer Service Representatives abbreviated as CSR. Rangkuti (2013: p. 5) explained that one of the skills needed by a customer service representative is interpersonal skills, namely they can educate and persuade customers, can handle customer complaints, handle difficult customers, know customer characteristics, and are able to make customers feel satisfied.

In the business world, especially banking, the increasing market competition followed by the magnitude of customer desires makes companies compete to make the best products/services. In addition, efforts to improve service to customers or customers are also carried out with the aim of providing service satisfaction to consumers, one of which is establishing a close relationship with customers. This method is thought to be able to build and develop customer trust in the company in the long term, for example, in addition to feeling satisfied with the quality of customer service, it will also tell the experience to family, friends and co-workers (Mattila, 2001, p. 91).

Thus the role of customer service is very important and crucial in a company, especially banking, because from here the company can find out whether the customer feels satisfied or not with the services provided. By knowing customer satisfaction, in addition to being able to improve the quality and presatasi of the company, it can also be used as a tool to know and predict customer needs in the future because of its dynamic nature and always changing with the times (Kaura, Prasad and Sharma: 2014, p. 127).

Banking Products and Services

In the banking world, the products produced are products in the form of services. Product creation must pay attention to the level of quality that suits the wants and needs of its customers. A product that has high quality called Cashmere (2008, p. 124) means that it has a better value compared to competing products or in the banking world it is called a 'plus

product'. Plus products must always be created, so that they can attract new potential customers or retain existing customers.

The completeness of the types of products offered depends largely on the capabilities and type of the bank itself which The more complete the product available, the better, because to get it customers only need to come to one bank. The types of banking products quoted from Cashmere (2008, pp. 125-126), including:

1. Raising funds (funding) in the form of checking accounts, savings, and time deposits;
2. Disbursing funds (lending) in the form of investment credit, working capital, trade, consumptive, and productive;
3. Providing bank services such as: transfers (remittances), inkaso, clearing, safe deposit boxes, bank cards, bank notes, bank guarantees, bank references, bank drafts, letters of credit, tourist checks, buying and selling securities, and other services;
4. Receive deposits including: payment of taxes, telephone, water, electricity, and tuition;
5. Serving payments, such as: salary / honorarium, dividends, bonuses and prizes;
6. Play a role in the capital market such as: underwriters, insurers, trustees, brokers, dealers, investment companies, and so on.

Based on the above presentation, it can be concluded that products and services in the banking sector are one unit and cannot be separated because the banking products themselves are indeed services. Thus, the form of offer that is studied in this study includes the offer of the types of products and services that have been described above.

RESEARCH METHODS

This research is a qualitative research with descriptive analysis methods, because this research prioritizes natural data decomposition without giving special treatment, namely describing how language is used by speakers in realizing interpersonal relationships between themselves and their speech partners naturally in accordance with objective conditions in the field without manipulation. The data in this study is in the form of conversations between male and female CSR and their customers. Speech is focused on speech that contains the form of offers or offers of banking products and services. The utterances are obtained through the recording process with audio or voice recorder and field recording which is carried out as complementary material if needed because it is not covered by the data recording process. The data that is still in the form of a rekaman is then transcribed into written form for further data analysis activities.

The next process after data collection is perform data analysis. Miles and Huberman in Gunawan (2013, p. 210) put forward three stages that must be done in analyzing qualitative research data, namely (1) data reduction; (2) exposure of data or display data; and (3) drawing conclusions and verifying data. In one banking service text, a genre analysis is carried out first to find the form of the offer text by determining the initiations in the interaction followed by the determination of the Mood type per clause in the offer text as illustrated in the following table: Once the offer text and its Mood type are found, then the researcher can determine the clauses containing the initiation of the offer in the text and the type of Mood it uses. In chapter 2 it is explained that the offer speech function typically uses the Mood modulated interrogative type or in Indonesian is called Interrogative Modulated, however sometimes the function of bidding can also be conveyed in a Declarative or Imperative form called non-typical. Here we can see whether in the offer clauses used by customer service there are non-typical forms such as declarative and imperative.

The next stage is the analysis of the Moodyakni system analysis by determining the subject and finite in which there is a form of Modality used when offering products and services.

Mood's system analysis activities are carried out by creating table columns containing data per clause as in the example clause below:

Table 2. Example of a Male CSR Clause on a Male Customer

MOOD		
Conjunction	Finite: capital	Vokative
So	which one do you want first	huh, sir?

Table 3. Examples of Male CSR Clauses on Female Customers

	RESIDUE	MOOD	RESIDUE	
Conjunction	WH/complement	Finite: capital	Predicators	polarity
So	How	want	made	Not?

After the excitement of the clause containing the initiation of the offering of banking products and services, researchers can see what types of subjects and modalities the Customer Service Representative uses to be further presented in the form of a table that will be presented in the discussion sub-chapter. In the table we can see the type of subject that is predominantly used CSR both men and women to name their identity and their speech partners in the interaction as well as the degree of commitment or degree of modality that male and female CSR uses whether they use low, medium, or perhaps high modalities. Furthermore, the results of the data analysis are presented and finally the inference of how a male and female CSR person builds interpersonal communication with his customers.

RESULTS OF RESEARCH DISCUSSION

The results of the genre analysis found that in the bidding activity consists of various stages as described in the following table:

Tabel 4. Results of Offer Genre Analysis

NO.	GENRES OF OFFERS	Total
1	Informing- Recommending products and services - (*Requesting information)	17
2	Informing- requesting information - Recommending products and services	3
3	Request information - provide information - Recommend products and services	12
4	Request information - Recommend products and services - (*inform)	17
5	Recommend products and services - request information - (*inform)	4
6	Recommend products and services - give information - (*request information)	5
	Total	58

*sometimes appears

Based on the data of the table above, it is known that the genre of supply in banking service activities consists of 6 types dominated by the provision of information - recommendations for products and services -*requests for information (optional) and requests for information - recommendations for products and services - *provision of information (choice). From the above data, it can be concluded that the product and service recommendation stage is a mandatory stage that must be present in the bidding activities of banking products and services. The provision of information on products and services offered to customers and requests for customer information to estimate what products or services are needed by customers or customers is a stage of choice that does not always have to be present in the bidding of banking products and services, because from the data above the stage of demand and provision of information sometimes appears and does not appear in banking product and service offering activities.

Based on the results of the genre analysis, information was obtained that out of 58 genres of bidding the offering function appeared 83 times. The data was sourced from 20 customers of

10 customers each for men's CSR and women's CSR. Although the formulation of the problem in the study distinguishes the realization of interpersonal meanings between male and female CSR, the data are first presented simultaneously in one table (see table 4.2). This is done with the aim of providing an overview of the differences in the realization of interpersonal meanings between male and female CSR to be further explained separately by dividing them into two sub-chapters of the research findings.

Table 5. Data on the speech function of Bidding between CSR Men and Women based on the type of Mood and its Mood System

No.	Type Mood	Customer service		Total	Information
		Male	Female		
1	Interrogative	15	38	53	Typical
2	Declarative	13	14	27	Non-Typical
3	Imperatives	3	-	3	Non-Typical
	Total	31	52	83	
MOOD System					
Subject					
1	I	15	6	21	First-person pronouns
2	Father	2	4	6	Second-person pronouns
3	Mother	4	-	4	
4	Teteh	-	3	3	
5	Product name	7	7	14	First-person pronouns
	Total	14	23	37	
Vokative					
1	Father (Sir)	5	11	16	Male second-person pronouns
2	Mother (mom)	6	5	11	Second-person pronouns are female
	Total	11	16	27	
Modalities					
1	Can	1	2	3	Medium Modality
2	Can	1	1	2	Low Modality
3	Must	1	-	1	High Modality
4	Want	1	-	1	Low Modality
5	Want	11	31	42	Medium Modality
4	Total	15	31	46	

Based on the table, it is known that the Mood type that appears in the data consists of interrogative, declarative, and imperative Mood types dominated by interrogative Mood types, namely typical Mood types or commonly used in offering activities with a total of 53 data. While the declarative Mood type appeared as many as 27 data followed by the imperative Mood type which appeared only 3 data and was only produced by male CSR. The results of the Mood system analysis show that the subjects that appear are me, father, mother, teteh, and the mention of product and service names dominated by my subject as a first-person pronoun is as much as 21 data. As for the person's surrogate, the two subjects that appear are father (6 times), mother (4 times), and teteh (3 times) which are only produced by female CSR, while the name or mention of the product included in the pronoun for the thing being talked about appears 14 times. In addition to the subject, CSR also produces vocatives for second-person pronouns, namely Mr. and Mrs. in the speech function of offering banking products and services. The

numbers also tend to be more productive than the use of subjects for second-person pronouns, namely 16 vokatif for the father and 11 for the mother.

Based on the findings, the final information was obtained that the interpersonal meaning in the speech function of banking product and service offerings is realized differently by male and female CSR. In terms of mood type, both use a type that is typical or commonly used in bidding activities, namely interrogative, but in contrast to female CSR, male CSR produces a non-typical mood type in the form of imperatives. In the banking world, the customer is a valuable person who can provide benefits to the company, so it is not uncommon in an offer activity carried out by CSR using imperatives or orders. This supports the gender theory that men in interacting tend to use authority, direct, and assertiveness (see Keith & Shuttleworth, 2000; Holmes, 2013; Coates, 2013).

The findings and discussion of research based on the Mood system are viewed based on subjects and modalities. First, subject analysis provides information that men's CSR tends to use the first-person subject more than the second and third people (in the form of mentions of product names or types). This is different from female CSR which tends to use the third pronoun more, namely the mention of the product. Thus it can be concluded that CSR men want to highlight themselves more in the activities of offering banking products and services, because my use in the activities of offering products and services implies that the speaker is a person who knows more information, will help and carry out service activities to help customers, such as registering a new account, printing a passbook, filling out a deposit application, and other activities offered to customers.

In addition, researchers found an inequality between the findings and theories. In theoretical studies, it is stated that in general or usually when a person carries out bidding activities, the subject of the second person or who is subject to the offer will also be mentioned. However, in the data results of the 83 speech functions, the number of subjects appears only 30% of the data. After being traced researchers obtained information that male CSR uses more vokative or greeting words aimed at the second person. The use of vocative has various purposes in interaction, for example, the speaker wants to identify the person being handled, asks for the attention of his speech partner, to the desire of the speaker to sound more polite in offering (Alwi 2003; Halliday 2014).

This vocative use is mostly spoken by women's CSR, so it can be concluded that when offering CSR products and services, women tend to want to establish closer relationships with their customers than men. This is in line with the gender theory expressed by Holmes (2013) and Coates (2013) as previously explained that women are more aware of their status and social role in society and they communicate predisposably with the aim of building and maintaining relationships with others.

Next is the result of the analysis of the Mood system based on modalities which concludes that a man's CSR tends to use more offers without modalities which means he has considerable confidence that the banking products and services he offers to customers will be accepted compared to female CSR which actually puts himself in a safe position by not being so sure and not so pessimistic when offering banking products and services that he realizes through Use modalities want. Acceptance or rejection of an offer made by a customer is not always followed by the customer's approval or disapproval of opening a new account or insurance, for example, but it can also be in the form of receiving information by giving the customer time to consider the product offered.

Finally, the findings on social factors that cause the emergence of differences in the realization of interpersonal meanings based on the type of Mood and the Mood system. The researcher concluded that the factor of participants involved in bidding activities (tenor of

discourse) influenced the difference in the realization of interpersonal meanings built by male and female CSR in their customers. This can be seen from several research findings, for example the existence of an imperative mood type in bidding activities that are actually unusual in bidding activities. However, based on the search of data, information was obtained that the use of this imperative was aimed at customers who have social distancing close to the CSR concerned.

The next example is the use of the subject for second-person pronouns where a man's CSR calls her a mother and a woman's CSR calls her teteh. The word mother is a takzim or considered polite call aimed at women who are not yet or have a family, while teteh which comes from the Sundanese language is a call for older sisters. After searching the data, the use of teteh is aimed at customers who by role and social status are students and office employees who are younger than the woman's CSR. Csr men also deal with many clients who in role and social status as a housewife who is younger than herself, But the subject it uses is still the mother. So it can be concluded that women's CSR wants to establish social distancing close to the nasasabah concerned.

CONCLUSION

In the end, researchers can conclude that this research has been able to reveal the similarities and differences in the realization of interpersonal meanings built by a customer service representative on their customers through the function of offering speech with commodities exchanged in the form of banking products and services. Although a service activity in a company is carried out using written references and passes several trainings and evaluations, in practice it can be different. Often CSR must be smart to improvise because customers have very diverse backgrounds ranging from age, gender, education and profession even in role, status and social distancing between CSR and its customers also vary.

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